

**322.15 Construction of chapter.**

1. All provisions of [this chapter](#) shall be liberally construed to the end that the practice or commission of fraud in the sale, barter, or disposition of motor vehicles at retail in this state may be prohibited and prevented, and irresponsible, unreliable, or dishonest persons may be prevented from engaging in the business of selling, bartering, or otherwise dealing in motor vehicles at retail in this state and reliable persons may be encouraged to engage in the business of selling, bartering, and otherwise dealing in motor vehicles at retail in this state.

2. Nothing contained in [this chapter](#) shall be construed to require the licensing or to apply to any bank, credit union, or trust company in Iowa.

[C39, §**5039.15**; C46, 50, 54, 58, 62, 66, 71, 73, 75, 77, 79, 81, §322.15]

[2010 Acts, ch 1069, §109](#); [2020 Acts, ch 1063, §164](#)